

**CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

Debtor: Bryan C. Battenfield SSN: XXX-XX-7582 CASE NO. 15-01184-ee  
 Joint Debtor: Deborah A. Battenfield SSN: XXX-XX-6859 Median Income: X Above Below  
 Address: 5118 Hwy 80 East, Lot 68  
Pearl, MS 39208

**THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.**

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to be less than 36 months for below-median income debtor(s), or less than 60 months for above-median income debtors(s).

Debtor shall pay \$ 519.00 semi-monthly (\$1,038.00 per month) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an order directing payment shall be issued to Debtor's employer at the following address:

Benchmark Engineering & Surveying  
101 Highpointe Ct., Ste. B  
Brandon, MS 39042

Joint Debtor shall pay \$ \_\_\_\_\_ per month to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an order directing payment shall be issued to Debtor's employer at the following address:

**PRIORITY CREDITORS.**

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>2,932.09</u>	at \$ <u>48.87</u> /month
Mississippi Dept. of Revenue:	\$ <u>1,500.00</u>	at \$ <u>25.00</u> /month
Other/ <u>Rankin County Tax Coll.</u>	\$ <u>2,230.99</u>	at \$ <u>37.18</u> /month

**DOMESTIC SUPPORT OBLIGATION. DUE TO:** n/a

**POST-PETITION OBLIGATION:** In the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_, To be paid \_\_\_\_\_ direct, \_\_\_\_\_ through payroll deduction, or \_\_\_\_\_ through the plan.

**PRE-PETITION ARREARAGE:** In the total amount of \$ \_\_\_\_\_ through \_\_\_\_\_ which shall be paid in the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_.  
 To be paid \_\_\_\_\_ direct, \_\_\_\_\_ through payroll deduction, or \_\_\_\_\_ through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party-in-interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to n/a Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_ Plan \_\_\_\_\_ Direct

Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo

**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor: n/a Approx. amt. due: \_\_\_\_\_ Int. Rate \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed \_\_\_\_\_ Yes \_\_\_\_\_ No

Debtor's Initials /S/ BCB Joint Debtor's Initials /S/ DAB Chapter 13 Plan, Page 1 of 2

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	INT. PAY VALUE RATE	OR AMT. OWED
<u>Ally</u>	<u>2012 Chevrolet Impala</u>	<u>no</u>	<u>\$23,135.00</u>	<u>\$ 11,880.00</u>	<u>5% Value</u>
<u>Regions</u>	<u>2012 Ford F-150</u>	<u>no</u>	<u>\$ 27,500.00</u>	<u>\$ 23,805.00</u>	<u>5% Value</u>

\* The column for 910 CLM applies to both motor vehicles and any other thing of value as used in the hanging paragraph of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
<u>B&amp;H Properties</u>	<u>none</u>	<u>\$15,874.00</u>	<u>Pay restitution direct @\$100/mo. w/bal. rem.</u>
<u>Comcast Cable</u>	<u>none</u>	<u>\$ 36.32</u>	<u>Disputed/pay 0</u>
<u>Paragon Revenue</u>	<u>none</u>	<u>\$ 134.20</u>	<u>Disputed/pay 0-duplicate of NCO</u>
<u>United Consumer%Bass vacuum cleaner</u>	<u>none</u>	<u>\$ 754.00</u>	<u>Abandon/pay 0</u>
<u>Franklin Collection</u>	<u>none (3 accts)</u>	<u>\$ 658.00</u>	<u>Disputed/pay 0</u>
<u>Healthcare Financial</u>	<u>none (several accts)</u>	<u>\$1,135.00</u>	<u>Disputed/pay 0</u>
<u>Pavliance</u>	<u>none</u>	<u>\$ 40.00</u>	<u>Disputed/pay 0</u>
<u>SB&amp;A/Benji Shelton</u>	<u>none</u>	<u>\$3,281.00</u>	<u>Disputed/pay 0</u>
<u>Smith Rouchon</u>	<u>none(several accts)</u>	<u>\$2,177.00</u>	<u>Disputed/pay 0</u>
<u>Wakefield &amp; Assoc.</u>	<u>none</u>	<u>\$ 857.00</u>	<u>Disputed/pay 0</u>

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
<u>n/a</u>	<u>\$</u>	<u>\$</u>	<u></u>

**SPECIAL PROVISIONS** which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

**GENERAL UNSECURED CLAIMS** total approximately \$ 44,707.05. Such claims must be *timely filed* and not disallowed to receive payment as follows: IN FULL (100%), 13 %(percent) MINIMUM, or a total distribution of \$ , with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Total attorney fee charged: \$ 3,200.00  
 Attorney fee previously paid: \$ 90.00  
 Attorney fee to be paid in plan: \$ 3,110.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone/Email)  
**Elizabeth Johnson Spell, MSB # 102317**  
**Robert E. Moorehead, Attorneys at Law, PLLC**  
**220 West Jackson Street**  
**Ridgeland, MS 39157**  
**Tel. 601-956-4557/Fax. 601-956-4478**  
 Email. [Lelizabeth.johnson@gmail.com](mailto:Lelizabeth.johnson@gmail.com)

DATED: 4/23/2015

DEBTOR'S SIGNATURE /S/ Bryan C. Battenfield  
JOINT DEBTOR'S SIGNATURE /S/ Deborah A. Battenfield  
ATTORNEY'S SIGNATURE /S/ Elizabeth Johnson Spell

Effective: October 1, 2011

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